

Information to identify the case:		
Debtor 1	David Jung	Social Security number or ITIN xxx-xx-7720
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN --_-----
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter 13 December 7, 2015
Case number:	15-36268-KLP	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Jung	
2. All other names used in the last 8 years		
3. Address	PO Box 483 Prince George, VA 23875	
4. Debtor's attorney Name and address	Ellen P. Ray 1701 W. Main Street Richmond, VA 23220	Contact phone (804) 355-1800 Email: ellenray@earthlink.com
5. Bankruptcy trustee Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: station01@richchap13.com

For more information, see page 2 >

Debtor **David Jung**

Case number **15-36268-KLP**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: December 8, 2015</p>
<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>January 21, 2016 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: March 21, 2016</p> <p>Filing deadline: April 20, 2016</p> <p>Filing deadline: June 6, 2016</p> <hr/> <p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>

Debtor David Jung

Case number 15-36268-KLP

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>February 17, 2016 at 09:10 AM,</p> <p>Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	<p>Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
David Jung
DebtorCase No. 15-36268-KLP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: ramirez-1
Form ID: 309IPage 1 of 1
Total Noticed: 15

Date Rcvd: Dec 08, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2015.

db +David Jung, PO Box 483, Prince George, VA 23875-0483
 13165557 +Caliber Home Loans, Inc, PO Box 24610, Oklahoma City, OK 73124-0610
 13165559 +EDC/Dodson Property Management, 2619 Floyd Ave Ste 200, Richmond, VA 23220-4329
 13165561 Lendmark Financial Services, 1851 Southpark Blvd, Colonial Heights, VA 23834-3607
 13165562 Menkota Insurance Company, PO Box 64586, Saint Paul, MN 55164-0586
 13165564 +PCS Stamps and coins, 47 Richards Ave, Norwalk, CT 06854-2309
 13165565 Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
 13165567 +Union First Market Bank, 24010 Partnership Blvd., Ruther Glen, VA 22546-2545

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ellenray@earthlink.com Dec 09 2015 02:25:11 Ellen P. Ray,
 1701 W. Main Street, Richmond, VA 23220
 tr +E-mail/Text: station01@richchap13.com Dec 09 2015 02:25:42 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 13165558 +EDI: CAPITALONE.COM Dec 09 2015 02:13:00 Capital One, Attn: Bankruptcy Dept,
 PO Box 30285, Salt Lake City, UT 84130-0285
 13165560 +E-mail/Text: bankruptcynotices@advanceamerica.net Dec 09 2015 02:26:19
 Express Check Advance of VA, 2048 S. Sycamore Street, Petersburg, VA 23805-2727
 13165563 +EDI: NAVIENTFKASMSERV.COM Dec 09 2015 02:13:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 13165556 +E-mail/Text: ustpreion04.rh.ecf@usdoj.gov Dec 09 2015 02:25:47 Office of the US Trustee,
 701 E. Broad Street, Ste 4304, Richmond, VA 23219-1885
 13165566 +E-mail/Text: bknotices@suncommunities.com Dec 09 2015 02:25:55 Sun Homes,
 27777 Franklin Rd, Ste 200, Southfield, MI 48034-8205

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2015 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
 station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
 Ellen P. Ray on behalf of Debtor David Jung ellenray@earthlink.com, mainstlaw@gmail.com
 TOTAL: 2